

Information to identify the case:

Debtor 1	<u>Susie L Alston</u>	Social Security number or ITIN	xxx-xx-9951
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	19-25158-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Susie L Alston

11/8/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Susie L Alston
Debtor

Case No. 19-25158-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Nov 08, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2024:

Recip ID	Recipient Name and Address
db	+ Susie L Alston, 3 Delahaye Rd, Lindenwold, NJ 08021-2917
518392418	1st Source Advantage, P.O. Box 628, Buffalo, NY 14240-0628
518392419	Boscov Credit, P.O. Box 659622, San Antonio, TX 78265-9622
518392420	+ C & H Collections, P.O. Box 1399, Merchantville, NJ 08109-0399
518392424	FCI Lender Services, PO Box 27370, Chambersburg, PA 17202
518392428	+ Orchard Bank, Shactner Portnoy, PO Box 20, Lawnside, NJ 08045-0020
518392430	RAS CITRON LAW OFFICES, 130 Clinton Rd #202, Fair Haven, NJ 07704
518555362	+ Toyota Motor Credit Corporation, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518392432	+ United Collections/Cach LLC, P.O. Box 1116, Maumee, OH 43537-8116

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: RASEBN@raslg.com	Nov 08 2024 20:43:00	Kimberly Wilson, Robertson, Anschutz, Schneid Crane et al, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 08 2024 20:45:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 08 2024 20:45:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518407896	Email/PDF: resurgentbknotifications@resurgent.com	Nov 08 2024 20:56:36	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518503186	Email/PDF: resurgentbknotifications@resurgent.com	Nov 08 2024 20:56:06	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518392421	+ EDI: SYNC	Nov 09 2024 01:18:00	Care Credit, Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518397493	+ Email/Text: bankruptcy@capvs.com	Nov 08 2024 20:45:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518392422	^ MEBN	Nov 08 2024 20:45:16	Cooper University Health Care, PO Box 95000-4345, Philadelphia, PA 19195-4345
518392423	Email/PDF: creditonebknotifications@resurgent.com	Nov 08 2024 21:15:04	Credit One Bank, Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
518392425	EDI: IRS.COM	Nov 09 2024 01:18:00	IRS, District Director of the IRS, 955 South Springfield Avenue, Springfield, NJ 07081
518392427	Email/Text: govtaudits@labcorp.com	Nov 08 2024 20:44:00	Lab Corporation of America Holdings, PO Box 2240, Burlington, NC 27216-2240

District/off: 0312-1

User: admin

Page 2 of 3

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518407753	Email/PDF: resurgentbknofications@resurgent.com	Nov 08 2024 21:14:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518392429	EDI: LCIPHHRMGT	Nov 09 2024 01:18:00	PHH Mortgage, P.O. Box 5452, Mount Laurel, NJ 08054-5452
518941584	EDI: LCIPHHRMGT	Nov 09 2024 01:18:00	PHH Mortgage Corporation, Attn: Bankruptcy Department, PO Box 24605, West Palm Beach, FL 33416-4605
518495324	EDI: Q3G.COM	Nov 09 2024 01:18:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
518393834	^ MEBN	Nov 08 2024 20:45:20	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518392431	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 08 2024 20:43:00	Toyota Motor Credit, P.O. Box 9013, Addison, TX 75001-9013
518439653	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 08 2024 20:43:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518499465	EDI: LCIPHHRMGT	Nov 09 2024 01:18:00	U.S. BANK NATIONAL ASSOCIATION, as Trustee, PHH Mortgage, Attn: Bankruptcy Department PO Box 2460, West Palm Beach, FL 33416-4605
519850112	+ EDI: LCIPHHRMGT	Nov 09 2024 01:18:00	U.S. BANK NATIONAL ASSOCIATION, as Trustee, PO Box 24781, ATTN: SV 19, West Palm Beach, FL 33416-4781
519994996	+ Email/Text: RASEBN@raslg.com	Nov 08 2024 20:43:00	U.S. Bank National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
518417676	+ Email/Text: RASEBN@raslg.com	Nov 08 2024 20:43:00	U.S. Bank National Association, As Trustee For Leh, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	U.S. Bank National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
cr	*+	U.S. Bank National Association, Robertson, Anschutz, Schneid, Crane, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
cr	*+	U.S. Bank National Association, As Trustee For Leh, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
518392426	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, United States Attorney for the IRS, 970 Broad Street, 5th Floor, Newark, NJ 07102

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2024

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

Page 3 of 3

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank National Association As Trustee For Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-2N hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank National Association As Trustee For Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-2N kimwilson@raslg.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank National Association kimwilson@raslg.com
Robert Braverman	on behalf of Debtor Susie L Alston rbraverman@mcdowelllegal.com tcuccuini@mcdowelllegal.com;jmiller@mcdowelllegal.com;lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;bravermanrr62202@notify.bestcase.
Shauna M Deluca	on behalf of Creditor U.S. Bank National Association As Trustee For Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-2N sdeluca@hasbanilight.com, hllawpc@gmail.com
Sherri R. Dicks	on behalf of Creditor U.S. Bank National Association As Trustee For Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-2N sdicks@raslg.com, shrdlaw@hotmail.com
Sindi Mncina	on behalf of Creditor U.S. Bank National Association As Trustee For Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-2N smncina@raslg.com
Thomas G. Egner	on behalf of Debtor Susie L Alston tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13